

# how cohabitation is reshaping american families

*Rapid growth in unmarried cohabitation over the past few decades has fundamentally altered American family life. By providing a context for intimate partnerships and childbearing outside marriage, cohabitation challenges our understanding of the family.*

Most couples marrying today already know what living with their spouse will be like. That's because they have been living together long before they walk down the aisle. The most common path to marriage is cohabitation, not dating. Once described as "living in sin" or "shacking up," cohabitation has become an experience that most high school seniors, according to a recent Monitoring the Future survey, agree is "a good idea."

The rapid increase in "living together" is changing the contours of American families at the same time that it calls into question our conventional notions of "the family." Unlike marriage, which is governed by the state, heterosexual cohabitation operates largely outside the purview of the law. The growth in heterosexual cohabitation exemplifies the informalization of the family and the increased emphasis on emotional (rather than legal) ties to others. Cohabitation is a distinct family form, neither singlehood nor marriage. We can no longer understand American families if we ignore it.

## the growth in cohabitation

Living together gained momentum during the 1960s, when traditional moral strictures began to unravel and "the pill" made sex outside of marriage more commonplace. Historically, unmarried cohabitation was most common among the lower classes, for whom marriage held few social, legal, or economic benefits (see "Unmarried with Children," *Contexts*, Spring 2005). As cohabitation became more widespread, many commentators mistakenly characterized it as a college-student phenomenon. In reality, college-educated Americans are the least likely to cohabit. This same myth also perpetuated a stereotype of cohabitators as never married and childless, when in actuality a slight majority of cohabitators have been married previously, and 40 percent of cohabiting unions involve children. By comparison, 45 percent of married-couple families have minor children living with them.

Cohabitation today shapes the lives of many Americans. The 2000 Census counted close to five million opposite-sex

couples living together in America. In 1970, there were just 500,000 cohabiting couples. More than half of young adults in their 20s and 30s have experienced cohabitation. Cohabiting unions are relatively short-lived, lasting on average less than two years. For this reason, the percentage of young adults who have ever experienced cohabitation is considerably greater than those *currently* cohabiting. About one-quarter of young adults are currently cohabiting. Most cohabitators are under age 35, but cohabitation affects all age groups. More than one million Americans over age 50 currently cohabit, and this number is expected to grow as baby boomers (who led the surge in cohabitation during the 1960s and 1970s) move into older adulthood. At the other end of the age spectrum, five percent of children (roughly 3.5 million) reside with cohabiting parents. About 20 percent of single-mother families actually comprise a single mother and her live-in boyfriend, and one in three single-father families includes a live-in girlfriend. Widespread experience of cohabitation among adults and children alike attests to its growing centrality in family life.

## cohabitation and marriage

Cohabitation is less likely to be a step toward marriage than it was in the past. In the 1980s, 60 percent of couples who lived together got married; a decade later, such couples were as likely to break up as to marry. Divorced people used to remarry, but now they are more likely to cohabit. And cohabiting arrangements increasingly provide what marriages do: companionship, sexual intimacy, and a place to raise children. The dramatic rise in unwed childbearing over the past four decades is common knowledge, but it is less well known that 40 percent of these births are to two biological parents who are living together. Shotgun marriages to legitimate unplanned, nonmarital pregnancies are a relic of the past; the birth of a child does not automatically prompt couples to marry anymore. Many couples are content to live together while they consider whether or not to marry. Although three-

quarters of cohabitators report that they intend to marry their partners, cohabitators also maintain that the transition to marriage necessitates substantial economic resources. Financial security and stable employment, home ownership, and money for a wedding are not always attainable and represent an insurmountable barrier to marriage for many Americans. The economic status of cohabitators is more precarious than that of married couples, who enjoy higher average incomes and education levels. For this reason, some scholars characterize cohabitation as an “adaptive family formation strategy.”

Research supports this argument. Economic stability promotes marriage among cohabitators. The likelihood that a heterosexual couple living together will marry increases as the male partner’s education and earnings levels go up. Sociologists Pamela Smock and Wendy Manning interviewed 115 working- and middle-class cohabitators living in the Toledo, Ohio, area.

A central theme from these interviews is that cohabitators believe marriage is appropriate *after* they have achieved financial stability. The male partner must be able to provide economically for the couple, ensuring they have “enough” money to live comfortably and to afford a “real” wedding. One cohabitor described his relationship by saying, “The love is there, uh...trust is there. Everything’s there except money.”

Cohabitators who do marry tend to experience greater marital instability and are more likely to divorce than their counterparts who did not premaritally cohabit. Ironically, the primary reason people cohabit is to test their relationship’s viability for marriage. Sorting out bad relationships through cohabitation is how many people think they can avoid divorce. Yet living together before marriage actually increases a couple’s risk of divorce. There are competing explanations for this counterintuitive finding. On the one hand, cohabitation may change people’s attitudes or behaviors, putting them at greater risk for divorce. On the other hand, people who are willing to cohabit are also willing to divorce in the event of an unhappy marriage. That is, cohabitators may be less committed to marriage and less traditional in their views on family issues. The same segment of society that sees divorce as unacceptable also tends to view cohabitation as unacceptable. Both explanations have received some support from social science research, and both may be valid.

### diverse purposes

As cohabitation has become more widespread, the population of cohabitators has become more diverse. In fact, cohab-

itation serves many functions. Even though most couples who live together say they want to get married, and about half do marry, we cannot simply conclude that cohabitation is a prelude to marriage. For one thing, half of all people living together split up before making it to the altar. Fewer cohabitators get married today than in the past, and couples who live together increasingly raise children together, too. There is also more serial cohabitation, as people move from one cohabiting relationship to another. All these trends indicate a decoupling of cohabitation and marriage. It is not easy to categorize cohabitation as either a stepping stone to marriage, a substitute for marriage, or an alternative to singlehood. Rather, for different

people at various stages of life, cohabitation seems to serve different purposes.

For young adults who have never married and have no children, cohabitation is an alternative to being single or a stage in the courtship process that leads

to marriage. These unions usually last only a year or two before ending either through marriage or separation. Among those who have been married, especially those with children from previous relationships, cohabitation seems to operate as a long-term substitute for marriage. These couples, disillusioned by the institution of marriage, are less interested in marrying again, yet they clearly want to be in a marriage-like relationship, as their unions often persist for years. There is also mounting evidence that the purpose of cohabitation may vary by racial-ethnic group. Whites are most likely to marry, especially in response to pregnancy, suggesting that cohabitation serves as a prelude to marriage for them. In contrast, among blacks and Hispanics, cohabitation appears to be a substitute for marriage, as unions typically persist over several years, involve childbearing, and less often result in marriage.

Lynne Casper and Liana Sayer analyzed data from a large national sample of several hundred heterosexual cohabitators to create a typology of cohabiting relationships. They considered factors such as the length of the relationship, whether the cohabitor reports marriage plans, the quality of the relationship, and the cohabitor’s attitude toward marriage. Casper and Sayer identified four types of cohabiting relationships. They classified nearly one-half of cohabitators in a “precursor to marriage” category, characterized by definite plans to marry one’s partner and satisfaction with and commitment to the current relationship. A second group comprised nearly 30 percent of cohabitators, whom they termed “coresidential daters,” for whom cohabitation was essentially an alternative to singlehood; they were uncertain about marriage and the quality of their relationship. A third category, “trial cohabitators,” comprised about 15 percent of cohabitators, who were not committed to their relationship but

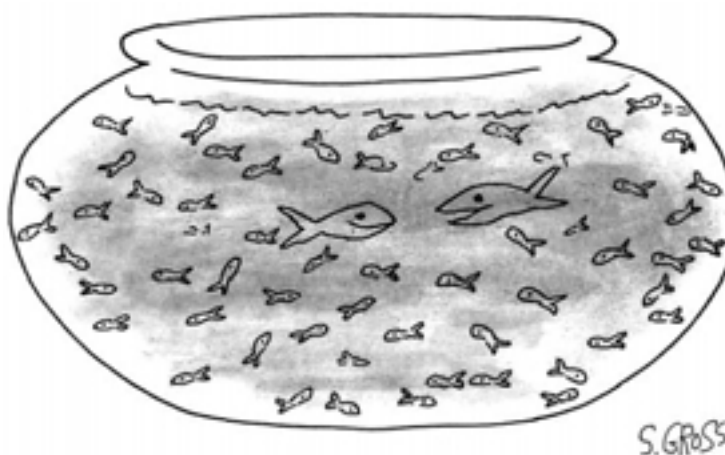
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*Susan L. Brown studies children’s developmental outcomes in cohabiting families as well as cohabitation among older adults.*

believed in marriage and hoped to marry someone someday. The remaining 10 percent of cohabitators were involved in cohabitation as a long-term “alternative to marriage;” they were committed to their partners but less sanguine about the institution of marriage. These categories not only elucidate the diversity among cohabitators, but also relate to the family behaviors of cohabitators. Cohabitators in the “prelude” group were most likely to marry, whereas those in the “alternative-to-marriage” group were most likely to remain cohabiting. “Trial” and “dating” cohabitators were most likely to split up. The multiple purposes of heterosexual cohabitation indicate the increasing complexity of American family life.



*"I guess we'd be considered a family. We're living together, we love each other, and we haven't eaten the children yet."*

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## the well-being of cohabiting families

Is cohabitation a desirable family form? Most Americans think living together is not only acceptable, but an excellent way to test-drive a marriage. But do cohabitators enjoy the same levels of well-being as married couples? There is a lengthy list of reasons to wed. According to a recent book by Linda Waite and Maggie Gallagher, *The Case for Marriage*, married couples are happier, healthier, and better off financially than singles.

Waite and Gallagher seem to be on to something. The well-being of cohabitators tends to be lower than that of married couples across a variety of indicators. For instance, married individuals are psychologically better adjusted and adept at coping with stress and strain. While cohabitators seem to be better adjusted than singles not living with a partner, they report more psychological distress than married couples. In terms of the quality of the relationship, cohabitators are not as happy and experience more conflict in their unions than their married counterparts, although cohabitators planning to marry their partners report levels of relationship quality that are similar to those of married couples. Some evidence suggests that marriage is associated with improvements in cohabitators' relationship quality. Cohabitators report engaging in sexual activity more frequently than either married couples or singles, but married couples are the happiest with their sex lives. Finally, the economic well-being of cohabitators does not match that of married people. The differences stand out when we consider families comprised of parents and their children. Cohabiting

families are more similar to single-parent families than married-couple families in their income, despite having two potential earners.

The underlying causes of these observed differences between cohabitators and married couples are not entirely understood. While economists have demonstrated that marriage encour-

ages men to be more economically productive, there is little other evidence that marriage per se increases individual well-being. Instead, it is more likely that those with the highest levels of well-being, including economic stability and good health, are the most likely to wed. Recall Smock and Manning's key finding: Cohabitators marry *after* they have achieved stability in their lives. On balance, it appears that stability promotes marriage. In turn, marriage is typically an ideal environment for sustaining (and perhaps enhancing) stability.

Almost half of all children live in a cohabiting family. [See Elizabeth Rudd's discussion of lesbian families in this issue's book review section.] Some children live in a cohabiting family with two biological parents. Others live in a cohabiting stepfamily with a biological parent who has an unmarried partner. We might assume that children with two cohabiting biological parents would fare similarly to those with two married biological parents, since ostensibly the only difference between the two is a formal legal tie. But this is not the case; unfortunately, more than just a piece of paper distinguishes these two types of families. Children in both types of cohabiting families—whether two biological parents or a stepfamily—seem to fare about as well as children in married stepfamilies and single-mother families. This pattern is evident across several domains of children's outcomes, including problem behaviors and delinquency, emotional adjustment, and academic performance. In other words, children residing outside of the traditional family with two biological married parents tend to exhibit lower levels of well-being.

Children's well-being is not determined entirely by the family form in which they live. Parenting effectiveness, economic resources, and the neighborhood in which children grow up shape their outcomes. But family is important, too,

in part because it defines relationships among household members. As a society, we share expectations about the rights and responsibilities of biological parents to their children (and many of these expectations are codified in law). There is less consensus about the role of a married stepparent. The appropriate level of involvement of a stepparent in disciplining the children of his or her spouse, for example, is unclear. This issue is even murkier for cohabiting partners who have no formal ties to their partner's children. Instead, family members must actively negotiate to create new scripts for family life.

### evolving definitions of the family

The rise in cohabitation is part of a broader decoupling of marriage and family evident not only in the United States but also Canada and much of Western Europe. Traditionally, families have been formed through marriage, a social and legal institution with recognized rights and responsibilities. Once the bedrock of family life, marriage occupies fewer years of Americans' lives today than at any other point in our history. The rise of individualism, the sexual revolution, and growing income inequality have propelled families in new, diverse directions that increasingly do not involve marriage. Divorce and single parenthood—and now cohabitation—are commonplace. More families are formed outside of marriage

as couples live together and rear children, maintaining that they do not need marriage to legitimate their relationships. Men and women are less dependent on each other as women continue to make strides in the workplace. High rates of divorce make many leery about marriage. The increasingly parallel contributions of husbands and wives coupled with the fear of divorce have reshaped marriage, too. Spouses focus on the benefits they personally derive from the relationship rather than on their performance of the spousal role. Married or unmarried, the goal is the same: maximize personal happiness. If the marriage is not satisfactory, divorce is a solution. Cohabitation does not involve the expectation of permanence that marriage does, and couples can remove themselves from an unsatisfactory relationship without a legal resolution. The private nature of cohabitation may be advantageous for adults but harmful to children (especially if they are not biologically related to their parents) as dissolution can occur without court intervention that would determine custody and support.

Twenty years ago, Americans were alarmed by the rapid rise in divorce, which was accompanied by growth in single-parent families and stepfamilies. These changes challenged our definitions of family and played a central role in the divisive culture wars. While some believe the family is in decline and that "Dan Quayle was right" when he decried Murphy Brown for glorifying single motherhood, others maintain that the proliferation of diverse family forms reflects greater freedom and equality in society, where people actively choose and construct their families. Much like the political controversy surrounding divorce and single parenthood in the culture wars of the 1980s and 1990s, cohabitation and marriage are at the forefront of contemporary discussions about twenty-first-century families.

One of the four main rationales of the 1996 federal welfare reform bill was to "promote and maintain two-parent families." Policymakers asserted that this family form was an ideal child-rearing context that would ameliorate poverty. It is unlikely that the policy was designed to encourage two-parent *cohabiting* families, and indeed the language is now more specific in the bill that is slated for reauthorization, referring explicitly to two-parent *married* families. Additionally, expenditures of \$100 million per year are proposed to promote marriage (but not cohabitation), primarily among the poor. As Andrew J. Cherlin noted in the Fall 2003 issue of *Contexts*, this marriage-promotion initiative is about more than politics—it "renews a long-standing controversy about what makes a model family."

Cohabitation challenges many of our core notions about the family, which traditionally have centered around marriage. People can now enjoy many of the benefits of marriage with-



Photo courtesy of Jerry Krase

out actually *being* married. More Americans believe living together outside of marriage is socially acceptable, and more of them are doing so. At the same time, children are spending more time in cohabiting families and less time in married families. The growth in cohabitation since 1970 represents a significant family change in a short period of time. Cohabitation is here to stay.



Photo by Mary Kovacs and Adam Henerey

## recommended resources

Alan Booth and Ann C. Crouter, eds. *Just Living Together: Implications of Cohabitation for Children, Families, and Social Policy* (Lawrence Erlbaum Associates, 2002). This book brings together papers from a recent conference about trends in cohabitation and its consequences for adults, children, and society.

Lynne M. Casper and Suzanne M. Bianchi. *Continuity and Change in the American Family* (Sage, 2002). Casper and Bianchi describe recent family demographic changes, including cohabitation.

Pamela J. Smock. "Cohabitation in the United States: An Appraisal of Research Themes, Findings, and Implications." *Annual Review of Sociology* 26 (2000): 1–20. Smock synthesizes the empirical research to date on cohabitation, identifying key findings and suggesting directions for future research.

Pamela J. Smock, Wendy D. Manning, and Meredith Porter. "'Everything's There Except Money': How Money Shapes Decisions to Marry among Cohabitors." *Journal of Marriage and Family* 67 (May 2005). In-depth interviews with cohabitators reveal that financial stability is a prerequisite for marriage.

Linda J. Waite and Maggie Gallagher. *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially* (Doubleday, 2000). Waite and Gallagher defend their position that marriage is beneficial for women and men alike.

## joel best out of context

Ever try Googling "lost productivity"? The estimated annual cost (due to absenteeism and so on) of drug abuse is \$111 billion. That is about half the figure for the cost of the "literacy gap" (\$225 billion), but nearly twice as much as the losses attributed to mental illness (\$63 billion), and about ten times the estimate for suicides (\$12 billion). People have calculated the value of productivity lost to "hidden grief" (think sorrow over a pet's death—\$75 billion), e-mail spam (\$22 billion), and even "March Madness" conversations about the NCAA basketball tourney (\$1.5 billion).

It is no trick to find estimates totaling a trillion dollars (the gross domestic product is around \$12 trillion). The various fig-

ures are calculated by multiplying estimate upon estimate such as (number of employees answering e-mail) x (average value of an hour of an employee's time) x (number of minutes spent dealing with spam messages). The final figure, of course, depends completely on those original estimates.

Googling also reveals a variety of attorneys, economists, and consultants hawking formulas for calculating productivity losses. Our society is complex, and we need statistics to keep track of what is happening. Numbers offer a sense of precision and accuracy: It's not just a big problem, it's *this* big. If only someone would calculate the value of the time lost generating questionable numbers.